



STATE OF NEW YORK  
OFFICE OF THE ATTORNEY GENERAL



Consumer Financial  
Protection Bureau

1700 G Street NW, Washington, D.C. 20552

July 3, 2023

Hon. Jennifer H. Rearden, United States District Judge  
Daniel Patrick Moynihan United States Courthouse  
500 Pearl Street  
New York, NY 10007

Re: *CFPB v. Credit Acceptance Corp.*, No. 1:23-cv-00038

Dear Judge Rearden:

Plaintiffs Consumer Financial Protection Bureau and the New York Attorney General's Office write in response to Defendant Credit Acceptance Corp.'s June 30 letter, ECF No. 60, concerning the Second Circuit's decision to stay issuance of the mandate in *CFPB v. Law Offices of Crystal Moroney, P.C.*, No. 20-3471.

Because the Second Circuit previously denied a motion by the respondent Law Offices of Crystal Moroney to stay the district court's judgment pending appeal, *see* Order of Mar. 11, 2021, *LOCM*, ECF No. 66, it made no practical difference whether the mandate in that case issued on schedule or was stayed. In either event, the district court's judgment for the Bureau would (and does) remain in effect. The Second Circuit's decision to stay the mandate therefore in no way suggests a view that "litigation involving the Bureau" should be "impede[d] or delay[ed]" on account of the funding argument CAC raised here. *Contra* ECF No. 60 at 1-2. Still less does it imply that such delay would be appropriate in cases like this one, where the funding argument has no possible relevance to New York's ability to continue pursuing this case.

Respectfully submitted,

By: /s/ Christopher L. Filburn (with consent)

Christopher L. Filburn

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